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ABSTRACT

Based on the experiences of the Women's Bureau projects, this program guide is intended to help community-based organizations develop and implement an entrepreneurship training program for their clients. The program, as described in this document, is aimed at helping homemakers and other women to explore entrepreneurship as a career option and to develop the appropriate entrepreneurial attitude. Part I is a guide to planning, establishing, and administering an entrepreneurship training program. It discusses needs assessment, program design, staff selection and definition of responsibilities, training site selection, identification of training materials and resources, curriculum development, advisory council establishment, recordkeeping system design, and establishment of an evaluation system. Part II describes each component of a model entrepreneurship training program and offers recommendations as to how this project may be replicated. Components are fundraising, recruitment, assessment, support services, training (in three phases: basic entrepreneurial skills, business plan review, management skills), and followup. Appendixes, amounting to approximately one-half of the guide, contain a sample curriculum outline, extensive resource information, a sample business plan, rating scales for business aptitude, and sample forms. (YLB)

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From Homemaking to Entrepreneurship: A Readiness Training Program

U.S. Department of Labor
Office of the Secretary
Women's Bureau
1985

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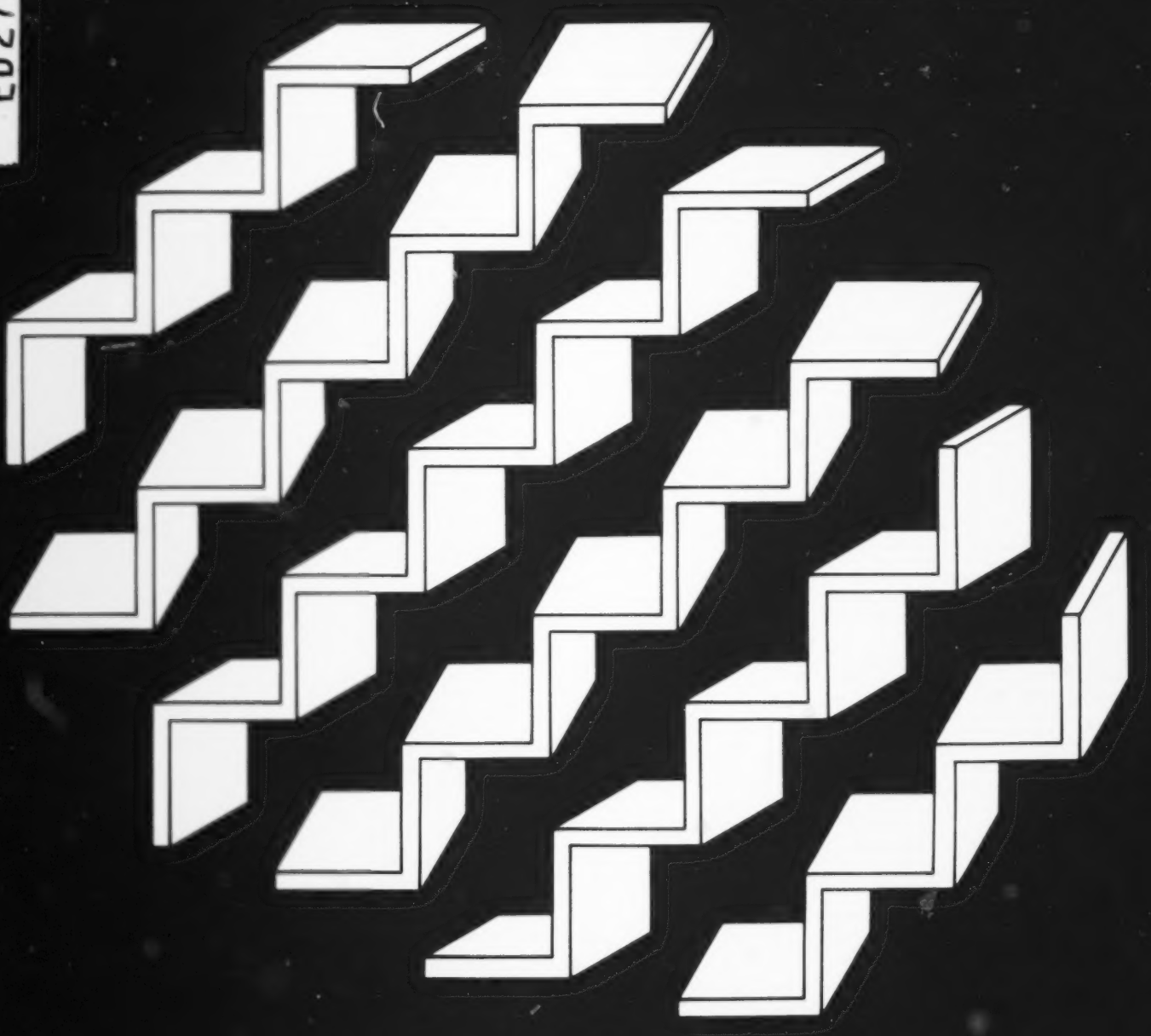

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From Homemaking to Entrepreneurship: A Readiness Training Program

U.S. Department of Labor
William E. Brock, Secretary

Women's Bureau
Lenora Cole Alexander, Director

1985

FOREWORD

The Women's Bureau, in response to its congressional mandate of 1920, works to improve the economic status of women by seeking equity in employment policies. The Bureau also disseminates information about women and work to support development of programs that enhance women's job skills and employment potential. Various approaches to training and awareness building have been sought and utilized. For several years, the Bureau obtained funds from the U.S. Department of Labor's Employment and Training Administration to develop projects which explore ways to expand training and job opportunities for women. The projects had a twofold objective: to increase the base of knowledge about specific employment-related needs of women and to demonstrate better techniques in meeting those needs.

During the last several years, the Bureau has completed nearly two dozen pilot projects which served such groups as rural women, single heads of households, low income women, female offenders, minority women, teen women, and displaced homemakers/ mature women. The projects developed for these populations utilized innovative techniques for providing training in job skills and other employment readiness areas, job placement, support services, and information sharing through various types of networks.

The Women's Bureau has undertaken another project to maximize the impact of these successful demonstrations: the production and dissemination of descriptive models, or program guides, so that others may duplicate the initiatives. This "how-to" guide is one of a series of seven which we are sharing with communities across the country. The models are intended for use by community-based organizations and by local and State governmental units concerned with increasing the employment opportunities of women and assisting them toward achieving greater economic self-sufficiency. The business community may also find the various training concepts useful.

We are pleased to share the experiences of our demonstration projects, and we hope your organization will choose to implement a program or adapt some of the concepts or components with the assistance of the Bureau's guides. Although most of the experimental projects described in the guides were implemented primarily using Department of Labor employment and training program funds, we suggest that you expand your search for funding to a variety of local sources including the business community and private foundations.

The themes of the program guides are:

Job Training in Food Services for Immigrant, Entrant, and Refugee Women
The Coal Employment Project--How Women Can Make Breakthroughs into Nontraditional Industries
National Women's Employment and Education Project (for low income women)
From Homemaking to Entrepreneurship: A Readiness Training Program
Women in Apprenticeship and Nontraditional Jobs
Employment-Focused Programs for Adolescent Mothers
Employment Programs for Rural Women

If your organization implements any of these programs, we would appreciate your sharing the experience with the Women's Bureau.

Lenora Cole Alexander

Lenora Cole Alexander
Director, Women's Bureau

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INTRODUCTION

There are many indicators that women-owned businesses have experienced strong and continued growth over the past decade. In fact, enterprises owned by women now comprise one of the fastest growing segments of the business community. Data from the Bureau of Labor Statistics indicate that between 1980 and 1984 the number of self-employed women in nonagricultural industries rose 22 percent. Women-owned nonfarm sole proprietorships numbered 2.6 million in 1982, or 26.2 percent of all nonfarm sole proprietorships; they generated $41.7 billion in receipts and $5.2 billion in net income.

Despite these positive signs of growth within the business world, many women do not consider the opportunity to own their own business as a career option. Women generally are hampered by a number of barriers, whether perceived or real. While a lack of resources often poses a significant barrier to owning and operating a small business, other deterrents include a lack of marketing skills, a poor self-image, and a fear of failure. Lack of information and unrealistic expectations about capital requirements may also deter women from thinking about starting a business. In many cases, where the husband assumes financial responsibility for the household, wives do not know about credit opportunities and do not have a credit history. These barriers--whether sociological, psychological, or financial--present themselves so that the option of being an entrepreneur is perceived to be beyond the reach of many women.

The Women's Bureau, however, has long recognized that owning a small business can be a rewarding alternative for women seeking a livelihood and a way out of low-wage jobs or welfare assistance. The Bureau therefore advocates entrepreneurial opportunities as a means of helping women, especially mature women, move from home to the labor force, and continues to work with the Office of Women's Business Ownership in the Small Business Administration to facilitate business ownership for women. To further encourage women to consider entrepreneurship as a viable career option, the Bureau has launched several initiatives to demonstrate that business ownership is indeed an employment alternative for women in midlife--mature women.

Focusing on the employment needs of displaced homemakers, the Women's Bureau obtained money from the Department of Labor's Employment and Training Administration to fund the development and implementation of entrepreneurship training for mature women making the transition from home to work. A 1976 study by the Women's Bureau indicated there were over 4 million displaced homemakers, more than 2 million of whom were economically disadvantaged. (No demographic data have been collected on this specific population since 1976.)

Displaced homemakers generally are persons who have spent a substantial number of years working in their homes caring for family members, and who have lost their source of support through divorce or separation, or the disablement or death of the primary wage earner in the family. In some instances, homemakers who have lost eligibility for public assistance as their children reach the age of majority are also displaced homemakers by definition. After a long absence from the labor market--if indeed they have had any paid work experience at all--these women are often ill-equipped to seek and find employment. In many cases, self-employment is a viable alternative that will enable them to reap an income from the skills they learned as homemakers and volunteers.

The entrepreneurship programs funded by the Women's Bureau represent an alternative for many women who are seeking entry to the labor force after an extended period in the home. The characteristics of the displaced homemaker are generally similar to other women who have been at home with their families and are unable to work for a variety of reasons. They too may lack information about entrepreneurship as an employment option and may not recognize their own marketable skills.

THE INITIATIVES: AN OVERVIEW

Entrepreneurship as a career option for displaced homemakers was studied and demonstrated for the Bureau by the Displaced Homemakers Network (DHN), a national nonprofit organization of displaced homemakers and service providers headquartered in Washington, D.C., and the Door Opener, a nonprofit local organization servicing displaced homemakers in Mason City, Iowa. Both of these organizations received funding to explore ways to implement a training program on entrepreneurship. The DHN developed a manual entitled "Getting Displaced Homemakers Into Entrepreneurship" that provides a programmatic framework for introducing and demystifying the entrepreneurship concept. The Door Opener actually developed and conducted a training program on entrepreneurship known as Start on Success (SOS). The emphasis of both projects was on developing the entrepreneurial spirit of displaced homemakers and providing information and guidelines on starting a business.

The Women's Bureau projects found that many homemakers needed an intensive period of motivational training to increase their self-confidence and awareness of their own potential and marketable skills. Although women starting a new business face the same problems as inexperienced men, they may also lack the mental predisposition for entrepreneurship. With the appropriate guidance, women can develop the mental attitude and desire to face the reality and responsibility that accompanies an entrepreneurial endeavor. If the woman is a diligent worker, a risk taker, and an innovator, the likelihood is that she will become a successful entrepreneur.

DISPLACED HOMEMAKERS NETWORK

The Displaced Homemakers Network identified entrepreneurship as a viable method of increasing economic opportunities for the Nation's displaced homemakers. Typically, employment programs provide services such as preemployment counseling and occupational skills training designed to prepare participants for entry or re-entry into the labor force. The DHN developed an alternative approach to assisting women to become economically self-sufficient. As a facet of its technical assistance activities, the DHN prepared a manual describing how to introduce entrepreneurship to displaced homemakers. The manual, available to local service organizations, is intended to:

(1) encourage displaced homemakers to consider entrepreneurship as a career option;

(2) identify a set of information and training resources on small business opportunities;

(3) help programs demystify common "business" terminology for displaced homemakers considering exploring entrepreneurship options;

(4) describe the development of several small business enterprises which displaced homemakers have started; and

(5) provide a set of guidelines for starting a home health care business.

DOOR OPENER

The Door Opener, a community-based organization serving an 8-county area in north-central Iowa, and concerned with assisting women in their changing roles in society, selected entrepreneurship training as one of its approaches. In the early 1980's Iowa's generally stable economy was being weakened by an economic downturn that threatened the family farm, factories, stores, banks, and other economic ventures. The Door Opener saw self-employment as an employment option available to local displaced homemakers suffering from the effects of the slumping economy. The career homemaker who had managed a family and perhaps helped her husband or other relative in a business operation was a strong candidate for self-employment, but she needed substantive assistance.

Based on its own accomplishments in business development (the Door Opener established two profitmaking businesses), and in response to the area's high unemployment and weakening economy, the Door Opener sought funding to develop and conduct a four phase entrepreneurship training program. With support from the Women's

Bureau and the Dayton-Hudson Foundation, the Entrepreneurship Training Program for Mature Women and Displaced Homemakers, or "Start on Success" (SOS), as it was commonly known, was conducted from June 1982 through May 1983. Graduates of the program planned over 20 new businesses and, by June 1983, 15 were operational. The new businesses included a florist shop, a pottery shop, a soil testing agricultural laboratory, and a custom designed clothing service for handicapped individuals.

Whereas the model developed by the DHN encourages the program operator to refer participants to other resources for intensive small business management skills training, the Door Opener SOS program itself offered both the initial readiness phase and training in business skills. Throughout all phases, the emphasis was on addressing the personal as well as the professional needs of women making the difficult transition from homemaker to business owner.

In addition to support services and readiness training, the potential entrepreneurs needed help in developing a realistic business plan and adhering to it. Some of the participants entered the training program with an idea for a business; others identified relevant skills of which they were unaware or did not value. Then, each participant developed a business plan that delineated the context in which their skills would be marketed. For example, one of the participants who eventually started a quilting business did not realize initially that she could be paid for what she had done in her spare time while at home with her family. As a career homemaker she already had many of the skills neeeded to be a successful entrepreneur--she had managed a family and learned how to make and meet deadlines, set priorities, evaluate situations, and develop plans of action to resolve conflicts. She did, however, need assistance in recognizing her entrepreneurial capabilities and enhancing them to become a small business owner.

In addition to focusing on businesses that are not capital intensive (for example, home based), the Door Opener program addressed financial needs in terms of how to access operating funds and how to gain information about the financial intricacies of operating a small business.

The entrepreneurship training program curriculum developed by the Door Opener included the following four phases:

- Initial Training Phase
- Review Phase
- Final Training Phase
- Follow-Up Phase

Initial Training Phase--This phase was designed to provide students with the opportunity to explore various aspects of entrepreneurship, research possible business ventures, and solidify basic plans for a specific venture. Included in the initial training phase for the 108 enrollees were 15 classroom sessions and additional out-of-class exercises.

Review Phase--The original program design called for a competitive review process to be held at the end of the 15 initial phase classes. It was anticipated that students would submit completed business plans to a panel for review and the panel would recommend 25 students for additional instruction during the final training phase. At the end of the pilot program initial training phase, 26 students were attending classes on a regular basis. A consensus was reached by the review panel and the staff that all 26 students would be allowed to attend classes for the final phase of training.

Final Training Phase--The final training phase was designed to provide operational and managerial small business training to graduates of the initial phase of training. The original design for this phase of training called for 24 class sessions of one to two hours each. This was condensed to 16 sessions of longer duration at the request of the students. Of the 26 students entering the final phase of training, 21 successfully completed training.

Follow-Up Phase--Post-training followup was designed to include scheduled 30, 60, 90, and 365 days contact and unscheduled contact as needed between each student and the program staff. Follow-up was conducted by telephone, mail, personal visits, and group meetings.

SUMMARY

Based on the experiences of the Women's Bureau projects, this program guide is intended to help community-based organizations develop and implement an entrepreneurship training program for their clients. The program, as described here, is aimed at helping homemakers and other women to explore entrepreneurship as a career option and to develop the appropriate entrepreneurial attitude. This training concept is unique and differs from widely available courses in small business management. The emphasis is primarily on developing readiness and providing support and follow-up services and secondarily on teaching business-related skills.

Part I of this guide presents an overview of the strategies for planning, establishing, and administering a project aimed at encouraging entrepreneurship for women. Part II identifies and defines the components of a model entrepreneurship project. The appendixes contain a sample curriculum outline, extensive resource information, and sample forms.

PART I: A GUIDE TO PLANNING AN ENTREPRENEURSHIP READINESS TRAINING PROJECT

This section is a guide to planning and administering an entrepreneurship training program. The suggestions are based on the components and experiences of the Women's Bureau demonstration projects summarized in the Introduction. Just as the challenges faced by female entrepreneurs vary in each community, the resources available to help them also differ. Therefore, the program planners must adapt these suggestions to fit their organization as well as their local community.

ASSESS NEEDS

Many factors must be assessed before undertaking an entrepreneurship training program. Among the questions that should be asked and answered are: Is there a group of women who could truly benefit from such a program? Has the sponsoring organization received any inquiries in the past for entrepreneurship information or assistance? Has there been an increase in unemployment in the area? Is there a need for goods and services that is not adequately met by existing businesses? Are there female entrepreneurs in the area who can serve as role models and mentors? Answers to questions such as these will help to determine the approach to an entrepreneurship training program in the area. Also, this preliminary research by project staff will be useful in developing the training program and in counseling participants once the program begins.

DETERMINE PROGRAM DESIGN

An entrepreneurship training program should examine various options before selecting the operational structure of its program. The major decision concerns whether all training and support services will be provided by one organization or whether participants will be referred/contracted out to learn business skills. The scope of the program's curriculum will depend on the number and needs of the participants, availability of program staff, and funding status. The design of the program will be greatly influenced by the population of women to be served. Some women may need less support and more skills training while others will benefit from a highly structured but nurturing environment in order to develop the entrepreneurial spirit. Whether the program elects to focus on prebusiness skills or provide the full gamut of business skills, the curriculum should be carefully developed and flexible.

Some sponsoring organizations may wish to refer participants to other agencies such as the Small Business Administration (SBA) or the U.S. Department of Agriculture (USDA) Extension Service for the core elements of entrepreneurship training. Such organizations have vast experience in the techniques of training potential entrepreneurs; however, they usually cannot provide the supportive environment that women may require. Therefore, the sponsoring organization should, at a minimum, conduct the initial readiness

phase. The readiness phase will build motivation and an appreciation of the responsibilities of entrepreneurship as well as enable participants to assess their marketable skills. The participants would then be prepared for referral to appropriate community resources for further skills training.

Program sponsorship is another major factor to be considered. A decision must be made as to whether one organization will have sole sponsorship of the program or whether the responsibilities will be shared by two or more agencies. Sole sponsorship provides the organization with absolute program control and responsibility. However, program cosponsorship may help relieve the workload and funding responsibility for the host organization. Although the model program operated independently, possible cosponsors could be the local Chamber of Commerce, community college or university, district SBA office, or local women's organizations. When investigating cosponsorship it is important to make sure program objectives are identical for the host organization and cosponsor. Appendix A provides specific information about potential cosponsors.

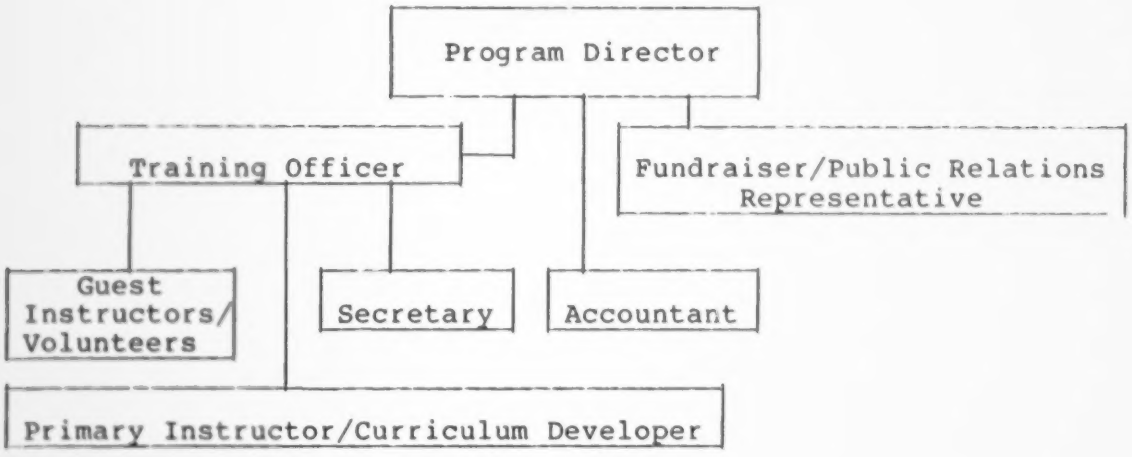
Once the program is formulated, a plan of action or other management tool for scheduling the implementation of each program component should be devised. A GANTT chart such as the one developed by the Door Opener (Appendix F) is a valuable management tool for monitoring the activities over time. Although the demonstration project was completed in 1 year, the time allotted to each training program may vary according to the needs of participants. It is recommended that the training period be long enough for participants to have sufficient time to digest the materials and to develop an appreciation of the rigors and responsibilities of small business management. Adequate time is also necessary to ensure that participants discover whether their level of commitment is adequate to meet the challenge of owning and operating a business.

A chart in Appendix F illustrates the program organization of the Door Opener.

SELECT STAFF AND DEFINE RESPONSIBILITIES

Staff expertise in the areas of small business development and management is essential. This expertise must be combined with a clear understanding of the problems of the target group of women making the transition to business ownership. It is likely that both skills may not be found in any one person. Most programs will hire (or recruit volunteer) instructors from outside the organization since many diverse subjects must be covered generally beyond the scope of one individual. The staff for the demonstration entrepreneurship training program was organized in the following manner:

Organizational Flow Chart



The program director was responsible for preparing and submitting the initial grant applications for funding the program and for direct and indirect supervision of all program areas. The training officer supervised all volunteer efforts and monitored program activities of other training personnel. The person filling the position of fundraiser/public relations representative was a displaced homemaker and had been employed by small businesses in a number of positions. Her understanding of the demands of small business management and the situational needs of the displaced homemaker provided firsthand insight as the training program was developed.

The curriculum development task and the services of the primary training instructor were contracted outside the organization. The person awarded the contract had been actively supportive of the efforts of the program since its inception, was the director of a business that worked closely with over 2,800 small businesses throughout the State, and had 15 years experience in the field of education. Volunteers from the organization's Board of Directors and Crisis Intervention Service network assisted with mass mailings and follow-up calls during the fundraising phase of the program. Volunteer guest instructors were recruited to teach classes in their specific area of expertise. The Door Opener staff accountant and secretary performed necessary financial and secretarial duties for the program.

In addition to responding to the individual participant's needs, a major responsibility of program staff was to ensure the effectiveness of classroom instruction. A member of the program staff monitored each class session. Her direct participation may not have been required at sessions where there was a guest instructor, but it was decided that the availability of program

personnel helped to encourage students to ask questions that may have been difficult for them to ask without this supportive presence. The staff person responsible for monitoring the class sessions arrived at the training location early to provide time to inspect seating arrangements and equipment and supplies, greet and visit with the guest instructor (if scheduled), review session curriculum, and discuss last minute items. During class sessions the staff person circulated among the students when small group activities were in progress to monitor discussions and answer questions. Based on staff experiences, the demonstration program made the recommendation that one staff person should be appointed to be responsible for the "nuts and bolts" arrangements of the training. This person can delegate tasks and duties, but should be responsible for making sure they are completed.

SELECT TRAINING SITE

A convenient location for conducting training is important to ensure attendance; the program should be readily accessible to the population to be served. Many women in the demonstration project had transportation and child care needs to consider, which, if left unattended, would have prohibited successful completion of the program. After several participants experienced problems, the training site was changed to a local community college; this eliminated many hours of driving time.

IDENTIFY TRAINING MATERIALS AND RESOURCES

As discussed in the overview section, a program may elect to provide a comprehensive training course or to refer participants to other sources to acquire business skills once they have fully accepted the challenge of becoming an entrepreneur and completed preliminary business plans. In either case, the program should avoid duplicating existing efforts and utilize the wide variety of resources available from organizations involved in entrepreneurship training. Many national and local agencies and organizations are involved in developing materials and training small business owners. Although the approach of these organizations is generally not geared to women making a transition from homemaking, they may provide valuable materials, speakers, and training opportunities for participants seeking additional skills.

Among the organizations involved in small business management are the Chamber of Commerce, Small Business Administration (SBA), American Association of Community and Junior Colleges, universities and colleges, Vocational Education Centers, the Association for Research and Vocational Education, and the Federation of Business and Professional Women's Clubs. (Appendix A and Appendix C contain additional names.) Often, these and other agencies can make available resource persons knowledgeable in particular areas of business management. For example, the local SBA presented workshops and provided valuable information and materials about

financing during the demonstration program training. Also, personnel from the Extension Service of the U.S. Department of Agriculture provided speakers knowledgeable about home-based businesses. In addition, two volunteer programs of the SBA--SCORE and the Active Corps of Executives (ACE)--linked local volunteer business people who have management and technical expertise with the participants. (These and other services identified in the appendixes are free to the public. A listing of SBA field offices is included in this guide as Appendix E.)

To provide participants with role models and/or mentors, the demonstration program developed contacts and cooperative arrangements with local support groups for women entrepreneurs and other professional business associations appropriate for women entrepreneurs. Such groups provided guidance in implementing the program and helped assess individual business plans. Later, when program participants established their businesses, some of them became members of these organizations.

Appendix C to this manual lists a variety of materials recommended for programs training women entrepreneurs. Several books on the market may be used as textbooks in a training program for homemakers making the transition to entrepreneurship. Invest in Yourself, by Peg Moran, is a guide developed particularly for women wishing to start their own businesses. Another good resource is Be Your Own Boss: A Woman's Guide to Planning and Running Her Business, by Barbara McCaslin and Patricia McNamara. These two authors developed the curriculum that is presently being used in many classes on business management in community colleges and junior colleges all over the country. Also recommended is the Guide to Starting a Small Business, a program notebook published by the Cooperative Extension Service at Michigan State University. This guide is considered a fine resource for women wishing to start a home business. The program operator can adapt exercises from any of these books.

DEVELOP CURRICULUM

Considerable attention must be given to the content, timing, and format of the training curriculum. An outline of the curriculum developed by the Women's Bureau demonstration project is included as Appendix H. Although this outline may serve as a framework, each program should develop a curriculum that suits its objectives and target population. Particular attention should be given to effectively developing the "up front" motivational or readiness preparation essential for women making the often difficult transition from homemaking to entrepreneurship.

ESTABLISH ADVISORY COUNCIL

The Door Opener staff found that the advisory council was important to the success of the training program and recommend

that other organizations consider forming an advisory council as well. An advisory council was established to help achieve the goals of the program by promoting linkages with the community, thereby enhancing the program's credibility and visibility. The council members performed important policy and planning functions by providing counsel and supportive resources. They were especially helpful in promoting the program through their personal and professional contacts. Also, they provided information about local businesses and financing, and made recommendations about skills, experiences, the economy, and training needed by women preparing to start new businesses.

The composition of the advisory council should reflect the makeup of the small business community in the service area. Potential members may be persons associated with retail sales, service businesses, and perhaps a franchise owner or representatives from small wholesale warehouse companies. Also, persons closely associated with the community's financial institutions will be valuable sources of information and assistance to participants seeking credit. It is important to recruit council members who have access to information needed in order to plan and implement the program. A representative five- to seven-member council might include the following:

- One retailer.
- One professional with financial skills and contacts. (This may be a banker, accountant, or venture capital specialist.)
- One attorney or city economic development professional.
- One professor from a college's business faculty (if she/he has appropriate small business skills).
- One owner/operator of a service or manufacturing business. (In rural areas it may be appropriate to include a person who is in agri-business or who operates a farm.)
- An advertising, marketing, or media specialist.
- A representative of a local business group such as SCORE or the Chamber of Commerce.
- An ex-officio member. (This may be the SBA District Management Assistance Officer.)

While there is a broad range of meeting timetables for the advisory council, it is common during the start-up period for these groups to meet weekly to assure a broad exchange of information and a speedy execution of the plan. After the first few months the more common pattern is for monthly sessions. Advisory groups that choose to meet infrequently often opt for subcommit-

tees or task forces to assist with practical matters such as identification of instructors or financial resources. Since the individual members are expected to participate actively in week-to-week operations of the program, it is important to recruit people who are committed to the goals of the program and have the time and energy to participate.

DESIGN RECORDKEEPING SYSTEM

If feasible, standardized forms should be utilized by the project to ensure that accurate records are kept on all programmatic and financial activities. Demographic data collected from client intake forms will provide useful information regarding the characteristics of the women the program serves. Statistics on participant characteristics are essential for reporting program data to current funding sources, for use in future fundraising efforts, for program advocacy, and to increase public awareness of female business owners.

The demonstration program developed a student tracking file system before beginning recruitment. Included in this system were the following:

- An alphabetized list of student names and addresses for mailings
- Two alphabetized lists of student names and businesses they plan to start for reference during training (one for guest instructor and one for training supervisor)
- Individual student files that would hold:

  Background information about the student
  Program application
  Results of student assessment and counseling
  Training progress reports
  Individual counseling notes
  Business plan comment and review sheet
  Follow-up contact notes
  Any other pertinent information

ESTABLISH EVALUATION SYSTEM

Internal evaluation is an on-going process. Constant review of the internal operations of a training program should include participant evaluation of each session. Feedback from students provides staff with information about their needs and the effectiveness of training so changes can be made to solve problems and make improvements. Also, it is important to funding sources that evidence is readily available on program performance. The data maintenance system should be constantly reviewed, as should staff utilization, volunteers' effectiveness, the training materials, and classroom delivery.

Once the project plan is carried out, the final step is to evaluate the impact. An evaluation of the program's efficiency, effectiveness, and responsiveness will provide information that may be used by managers to maintain or change program activities or objectives. Goals and objectives stated as clearly as possible and in measurable terms at the outset of the program will ensure a useful evaluation. Establishing specific targets, for example, number of persons reached and businesses started, is necessary to assess what the program accomplished in concise terms.

Steps in the evaluating process are briefly described in the sequence below:

1. Decide what information or evidence would be helpful in judging the extent to which the goals and objectives have been reached.

2. Decide where, when, and how to get the needed information. This usually means developing questionnaires, personal observations, interviews, tests, or other survey tools.

3. Obtain, tabulate, and summarize the needed data. After obtaining the information, it is helpful to draw up summaries of the findings for use of those involved in the evaluation.

4. Interpret the information obtained. Make judgments about the extent to which the goals and objectives were achieved. Try to be as objective as possible when making these judgments. Try to avoid the temptation to find what you hope regardless of the evidence.

The steps of the evaluation process can also be used to monitor the progress being made by the project. Project activities should be monitored throughout the duration of the project to determine how well the project is doing what it intended to do.

PART II: COMPONENTS OF AN ENTREPRENEURSHIP READINESS PROJECT

This section describes each component of a model entrepreneurship training program and offers recommendations as to how this project may be replicated. The needs and interests of women differ from State to State and from area to area, and so will the scope of each project. The following are major components of a training program:

- o Fundraising
- o Recruitment
- o Assessment
- o Support Services
- o Training
- o Follow-up

FUNDRAISING

Fundraising is often the principal focus and activity for many new projects. An entrepreneurship training program must seek funds to finance its operational expenses, but may also need funds to lend to participants in need of start-up capital. Although the demonstration program did not make loans to participants, an intensive fundraising effort was necessary to carry out the project. The experiences and recommendations presented here may be helpful to a program operator interested in planning a similar project.

o Marketing/Fundraising Techniques

A brainstorming session to develop a marketing plan for the training program was held by program staff after a challenge grant was issued by a private foundation. The first issue discussed was a name for the program. Staff unanimously agreed that "Entrepreneurship Training for Mature Women and Displaced Homemakers" was a name that was descriptive and accurate, but did not readily lend itself to visual or audio media and written copy. The program staff decided that a shorter and more easily recognized name would promote the program effectively. Eventually, "Start on Success" or "SOS" became the title of the entrepreneurship training program. It was decided that the name "Start on Success" projected a strong and positive image of the program. Other topics covered at the initial marketing session included discussion of basic fundraising strategies, the development of a fundraising plan, tentative timelines for the effort, and initial staff assignments.

Based on their experiences, the demonstration program staff recommend the following strategies to plan the campaign for marketing the program to the community. These "selling" efforts are not only effective in raising funds but also in educating the community and recruiting students. Included among the approaches used by the demonstration program were:

- o Direct Mail/Telephone Solicitation

- Media Exposure
- Funding Proposals
- Public Speaking
- Personal Contact

Direct mail and telephone solicitations were part of the marketing strategy employed by the demonstration program. A 1-page mailer for the direct mail effort was designed to provide potential donors with basic information about the program. The lower portion of the mailer was a coupon that was to be returned with a contribution to the program's office. Coupons were processed for thank you letters and compiled into a list with donor name and address for future reference. Over 1,800 direct mail solicitations were distributed throughout the program's service area. Approximately 80 percent of initial direct mail solicitations were followed within a 5-week period by telephone calls from staff and volunteers. While a great number of mailed contribution requests and telephone calls did not result in immediate donations, many did result in requests for speakers and further information. People making these requests often contributed at a later date.

The local media should be enlisted to provide exposure for the program in the community. Talk shows on radio and television are helpful in reaching homemakers as are newspaper stories and advertisements. A plan should be developed for presenting a positive image of the program with a few specific themes running throughout all media presentations. All staff and volunteers involved in this process must receive a briefing on the following areas to present the program effectively:

- Objectives of the training program
- Information on the target enrollment group of women and the obstacles they face
- A description of fundraising activities
- How the program will operate
- Projected results of the training

The model program aimed some of its fundraising efforts at businesses and foundations that might be sympathetic to the private sector orientation. In response to a proposal submitted by the program, a private foundation announced that if the program could raise two-thirds of the program budget (at least one-half from the private sector) within 6 months, it would grant the remaining third. Upon successfully raising the private sector funds, a grant was obtained from the Women's Bureau and the challenge was met.

A joint press conference with a representative of the local Target store, a subsidiary of the Dayton-Hudson Corporation, was held to announce the issuance of the challenge grant. Local newspapers and radio and television stations covered the event. Media releases reporting the progress of the fundraising effort were

distributed approximately every 2 weeks during the campaign. A second press conference was held at the conclusion of the campaign to announce the success of the effort. The largest area newspaper and local advertising paper donated space in two issues for a funding appeal for the program. The program director was a guest on a news program at a local television station during the fund-raising period. During the interview she explained the goals of the program and the various efforts underway to raise funds.

As groups, clubs, and organizations in the area became aware of the program, requests for speakers flowed into the office. The fundraiser/public relations staff person was primarily responsible for all speaking engagements; the program director and training officer assisted with speaking duties. Groups were encouraged to accept a "mini-challenge" among its members and people in the community to raise scholarships of $200 for one or more students in the program. These scholarships were designed to assist women with the expense of participating in the training (e.g., child care, travel). Some women would not have had the opportunity to take the time out for the training program without this incentive.

Personal visits by the fundraiser and program director were scheduled with appropriate persons at churches, area businesses, and financial institutions. Obviously, seeking assistance from individuals with a personal involvement in the business world, especially a successful entrepreneur, may be a very worthwhile effort. Local individuals and groups were interested in improving the economic conditions of the community and its members and responded favorably to the concept of an entrepreneurship training program.

The program found that it was possible to secure some of the things needed without spending money. People and organizations contributed time, space, and goods and services to the program. Volunteers were helpful as fundraisers, public relations representatives, fill-in office help, researchers, and guest training instructors. Local businesses were potential sources of contributions for such things as printing, advertising, training supplies, or equipment.

Further recommendations for assistance are the local community colleges or universities, public schools, churches, or service clubs which may have adequate space they are willing to contribute for training facilities.

o <u>Developing a Capital Pool</u>

An entrepreneurship training program serving a population of women should plan to devote some fundraising activities exclusively to building a "capital pool." Most women who make the transi-

tion from homemaking to entrepreneurship have little or no access to funds for investment, and the market interest rates may be prohibitive. The actual amount needed by a new business will vary--it can be as little as $10 to pay advertising costs in the local newspaper or as much as several thousand dollars to purchase an inventory and to pay rent. A program that can provide such seed money for participants will be better able to launch entrepreneurs in their efforts to start profitable small businesses. The program might develop its own revolving "capital pool" with restrictions on the amount to be lent and the payback period. A revolving type of fund will ensure continual access to funds when the need arises.

Existing institutions other than banks may be willing to lend relatively small amounts at no or low interest rates. Techniques may be used also to leverage assistance from community groups and individuals. For example, churches and nonprofit organizations often have reserve capital, a portion of which they might be willing to make available to participants. Upper income persons, especially women, might find the program an attractive personalized way of assisting participants and ultimately their own community.

Appendix D is a listing of several references on fundraising.

RECRUITMENT

Techniques similar to those used for fundraising were utilized by the pilot project to attract participants. In fact, several participants were recruited as a result of the fundraising efforts. The project found that it was important to develop specific plans for reaching homemakers who might consider self-employment as a career option. Members of the target population may not be attuned to community agencies and resources; those most in need and most suitable may often be difficult to reach.

The model project used poster advertising, media exposure, and written materials to publicize the entrepreneurship training program in its area. Posters and written brochures were designed and distributed which advertised the program in a clear and enticing manner. Distribution locations included grocery stores, laundromats, libraries, post offices, banks, and community businesses --anywhere women were likely to frequent. Local health and welfare agencies were contacted and press releases were distributed to the media announcing the beginning of recruitment. Public service announcements were also developed and aired on local radio and TV. The staff contacted area churches to inform congregations of the training available. Program information and application forms were left at each church so potential participants could obtain more information directly.

Approximately 150 women applied for the Door Opener's entrepreneurship training program. Of these, 108 enrolled for the initial phase of training. The next phase, which involved intensive in-depth training in entrepreneurship, was designed for a group of about 24 women. Twenty-six women entered the program and 21 completed all phases of the training. Although each participant was assessed by program staff, the self-selection process proved to be an effective screening mechanism. As participants developed a realistic understanding of the responsibilities associated with business ownership they were better able to judge their own interests and capabilities. Of the 21 who finished, 15 (71 percent) totally committed and qualified women actually started their own business.

ASSESSMENT

The importance of determining the participants' genuine determination to pursue entrepreneurship as a career was stressed by the Women's Bureau demonstration project. Of course, it is not always possible to accurately predict whether a woman (especially one with no work history) will succeed as an entrepreneur. Most of the important attributes associated with success, such as assertiveness and risk-taking, are not quantifiable.

Upon initial contact, potential participants completed program application (Appendix G). A personal visit, scheduled to accomodate the woman's household responsibilities, was made by the program training supervisor. After the personal visit, most participants completed a computerized transferable skills assessment. This new assessment tool explored the world of work by identifying the relationship between skills learned in homemaking and volunteer work and those needed in over 280 jobs. A second meeting between participants and the training supervisor was held to discuss the results of the skills transfer assessment and the marketability of the participants' skills.

Individual assessment sessions were scheduled after the initial applications were screened. A volunteer was used to take background information from applicants and briefly explain the training program before applicants attended their individual assessment session with program staff. The staff developed a concise description of program objectives and schedule to use when discussing the program with potential applicants or other interested persons, and listened closely during the individual assessment session to detect any misconceptions of the training program. For example, some applicants expected to be placed in a small business after completing training. It was important to catch these misunderstandings early to avoid disappointments later on.

Studies of small business owners suggest that they have similar personality traits. Successful entrepreneurs tend to be self--confident, hard workers, innovative, goal setters, and reasonable

risk takers. These adjectives may not describe the majority of applicants; however, there must be some evidence of potential among identifiable personality traits. The staff should be particularly sensitive to qualifications and ambitions which may not be easily discernible from the typical homemaker's resume. If necessary, refer recruits to other educational or training agencies more appropriate to their needs. A rating scale such as that shown in Appendix I may assist staff in evaluating personal traits of applicants. Listed below are sample criteria and questions used in the pretraining assessment sesssions.

Samples of Assessment Information Requested

- Past experience in small business management.
- Past paid employment experience.
- Unpaid employment or volunteer experience.

  Examples: Helped manage the family farm or business.

  Volunteer experience in church, school, clubs, or other areas.

- Knowledge of type of business they would like to start.
- Reasons for starting that particular business.
- Likes, dislikes, description of area, types of business currently operating in community, etc. (Provide participants information on various types of small businesses other women have started.)
- Knowledge of an individual who operates a small business.
- Received training in any business-related subjects.

If the applicant was accepted into the training program, the SOS staff person explained the program thoroughly, telling her what to expect in terms of a time commitment and other obligations. Enrollees were also asked to sign a written contract which gave details of the responsibilities of both program and participants. The following topics were covered:

- The objectives of the program. (To provide managerial and operational skills training, to increase the number of women-owned businesses in the area, etc.)
- What they would learn during training.

- What is expected of them as a student.
- How the training program would operate.
- When the training would begin and end.

SUPPORT SERVICES

Support services are those services provided to help participants overcome obstacles to success. These services included counseling and other interventions aimed at facilitating successful participation in the program. Program staff found that throughout the training period considerable attention must be given to the "emotional climate" when dealing with displaced homemakers who may never have thought of themselves as potential entrepreneurs. Therefore, sensitive and motivational counseling sessions were needed to build a supportive and nurturing atmosphere in which the women could develop their potential as future entrepreneurs.

As a result of individual and group counseling sessions, the participants began to see themselves as capable of starting their own businesses. The emphasis during the first phase of training was to build up their self-confidence and develop assertiveness skills. As a woman at home with a family, she has already acted as a mediator, negotiator, long range planner, expediter, strategist, scheduler, market analyzer, and a budgeter of time and money. It was important to point out to the women that these were all business skills.

A careful balance of information and personal motivational sessions in the training curriculum was used to stimulate the participant's entrepreneurial spirit and attitude. After a concentrated information/instruction session, debriefing sessions were held for the women to explore their personal feelings about the presented material. Much of the business-related material may be initially perceived as "too difficult" and threatening. A "Show and Tell" exercise was used to encourage the women to talk about themselves and the business they wished to start in a positive manner. This helped them to overcome fears of speaking in public. Helping the women to become comfortable in the role of entrepreneur in an accepting atmosphere reaffirms the belief in their ability to succeed.

TRAINING

The training component of the entrepreneurship program is the core element of this model. It is uniquely structured to prepare women to adopt the attitudes essential for entrepreneurship. The curriculum was designed to build skills while simultaneously increasing participants' self-confidence and self-esteem. The Door Opener developed the curriculum which is reviewed below. A pro-

ject may choose, however, to focus on the special needs of homemakers in transition to self-employment and refer them to other organizations for business skills training. A summary of the demonstration program curriculum is contained in Appendix H.

Phase I: Basic Entrepreneurial Skills

The initial phase of the training component focused on the exploration of three basic areas: business venture research and planning; roles of a small business owner; and the individual's feelings in regard to herself and others as an entrepreneur. The objectives for the first 2 months of training were for participants to determine unmet needs in the area for service or low-capital businesses; to determine the marketability and market value of their proposed business; and to set a business objective and develop a business plan. Many women seem to need this intensive, up front motivational training before accepting the commitment of entrepreneurship.

Business terminology may be unfamiliar and threatening to some participants. Special emphasis was placed on demystifying the language and analytical tools used by small business owners. It was important at various points in the presentation of business terms and entrepreneurship ideas to remind the women that they should not be overwhelmed by the information. No one was expected to thoroughly digest and understand profit and loss statements, tax and licensure matters, and marketing strategies on first introduction.

Classes for the initial phase of training were held at a community college; the school provided audio-visual equipment as needed and program staff conducted the classroom sessions. A textbook (Small Time Operator, by Bernard Kamoroff, C.P.A.), original worksheets, SBA material, and published articles and information were used during training sessions. Out-of-class exercises included, but were not limited to, market surveys, traffic studies, initial capital investment, working capital projections, marketing plans, and research on zoning and license regulations. A resource library containing information on various types of small businesses, women entrepreneurs, and problems related to the small business field was compiled by staff and made available to participants during training. Individual counseling with staff and the primary instructor was available on an as-needed basis during this phase of the program.

Special emphasis was placed on exposing participants to the realistic facts about a small business and the most suitable businesses to consider starting. To augment the training class, local female entrepreneurs were asked to discuss their experiences. These role models were successful classroom presenters and strong motivators. They describe in personal terms what a small business owner needs to know about starting a business, and

stressed that a successful business is based on innovation, hard work, and careful planning. After the individual business plans were developed, many of these local entrepreneurs were involved in the review and follow-up phases.

Discussions were held during this phase about the financial aspects of starting and running a business. Participants were given an understanding of the short- and long-term financial demands of a variety of possible enterprises. Special attention was devoted to home- and service-oriented businesses, emphasizing the low capital investment required. In addition, all participants reviewed their credit histories and potential for bank loans. When appropriate, participants were encouraged to apply for a loan from the "capital pool" sponsored by the program or to contact the institutions that had made a commitment to individuals.

Phase II: Business Plan Review

Phase II of the training concentrated on planning, and each participant developed a unique business plan. The business plan is a formal way of describing a business and the steps necessary for starting it. Developing a plan gives the participant the opportunity to strengthen her commitment to the business, organize thoughts, and recognize potential area businesses. Included in a business plan are a general description of the business, business structure, market potential, expected share of market, marketing methods, business location, business size, initial capital investment projection, operating and inventory capital projections, etc. (A sample business plan is included as Appendix I).

Considerable guidance must be provided to participants in the development of a plan. These discussion questions will prepare participants to write their own business plan:

- What business is going to be started?
- Who are the customers? Can they pay for the service or products offered? What price can they pay?
- What is the competition? How hard is it to break into the market? Is the market growing, shrinking, or stable?
- Is important information about the industry available?
- How much start-up capital is the business likely to need? Where might it be obtained? A preliminary budget will be needed to determine this.
- Will the business be owned and managed alone? Has a partnership been considered? Is so, with whom?

Participants in the demonstration project submitted business plans to a panel composed of staff and members of the advisory council. All members of the review panel were aware of the special needs of the target population and the objectives of the program. Then, the participants were given direct feedback and suggestions on how to improve their plans, and a written review sheet was returned to each of them. A copy of each review sheet also was retained and filed in each individual's file along with the application papers, assessment plans, and progress reports from the initial phase of training. Assistance with finding employment was offered to those women who decided not to continue their entrepreneurial training.

In some cases the panel recommended that the participant work for a short time in a business similar to the one she wished to start. This allowed the woman a chance to get firsthand experience and find out if the business lived up to her expectations. A chance to actively participate in the internal mechanisms of running the business from merchandising to advertising to dealing with the public allowed participants to find out if they liked the business before investing time and money. From the mistakes they observed, they also learned how to improve on the management or organizational aspects of the business. Through this experience, some of the women found a mentor who was willing to take the time to share her experience with the participant on an ongoing basis. For others, the period of working side-by-side with an owner for a few weeks led to significant decisions concerning the viability and structure of their proposed business. Each woman was encouraged to identify the business she wished to observe and then contact the owner/manager about a possible shadowing experience which could be paid or not, depending on the particular case.

Phase III: Management Skills

The final phase of training concentrated on managerial and operational aspects of a small business. Objectives during this phase were to develop managerial skills necessary for their business, to understand operational needs of their business, and to produce actual plans and documents needed to open their business. The volume of information contained in the final training phase, for example, accounting and inventory, required clear, concise subject delivery with expedient progression from one subject area to another. To maintain the bonding and ability to work together as a group that was developed during the initial phase, portions of class sessions were set aside to conduct "SOS Board Meetings." During these meetings, individual problems and concerns were discussed by the entire group and brainstorming sessions were held in an attempt to resolve the problem. Small group discussions and exercises were used less frequently during the final training phase. Participants continuing at this stage

had become comfortable with each other and volunteered thoughts readily throughout class sessions.

During this phase of training, classes were held at the program's own facility. Guest instructors gave classroom presentations, and a textbook (Run Your Own Store, by Irving Burstiner), SBA material, and published articles and information were used in training sessions. Out of class exercises included, but were not limited to, mentor shadowing, vendor researching, investigation of competition, and visits to lending institutions and the SBA office. The resource library and individual counseling remained available to students.

By the end of the final phase of training, 21 students had planned full- or part-time businesses to begin during 1983. The businesses were:

Pottery Production
Agricultural and Industrial Lab
Furniture and Wood Refinishing
Fabric and Notions Shop
Apartment Rental
Catering Service, Bed and Breakfast
Construction Company
Custom Sewing
Vitamin and Nutrition Shop
Gift and Floral Shop
Craft Production and Sales
Custom Quilting
Floral Design Services
Growing, Wholesale and Retail Marketing of Organically Grown Fruits and Vegetables
Typing and Recordkeeping Service
Temporary Office Help Service
Retail Antique Sales
Freelance Writing Service
Retail Sales, Tack Shop, Horse Equipment and Supplies
Pet Grooming and Boarding

FOLLOW-UP

The Door Opener entrepreneurship training program emphasized throughout its curriculum the special circumstances of women in transition from economic dependency to self-sufficiency. The program found that maintaining contact with former trainees helped sustain the momentum achieved during the training and that follow-up was essential for providing encouragement to participants during the perhaps difficult start-up time. Staff felt that the women might have become discouraged and given up their business ventures had they not received follow-up support services.

Specifically, they recommend that the same program staff who monitored the class sessions during training should conduct follow-up, since this person will be able to discuss plans, progress, and problems with the individual women.

Post-training contact scheduled for 30, 60, and 90 days was conducted by the program training officer. Each of the 3 follow-up contacts required 4 to 8 days depending upon the method of contact and needs of the students. Contact methods included: written communication, telephone contact, personal visits, and group meetings. Initially, letters were sent to the women 30 days after training; stamped self-addressed post cards were included in the mailing for students' replies. Participants not responding to the mailing received a telephone call or personal visit from the program training officer. For the 60-day contact, personal visits and telephone calls were made. The 90-day contact was conducted in the form of a group meeting. The meeting was held at the program's facility, with the women, primary instructor, and training officer attending. After the follow-up contact, the result was recorded in the individual's file, including information on any assistance requested and provided.

Telephone calls or personal visits from program personnel are the best methods for making contact. Staff should allow adequate time for follow-up, as rushing could result in incomplete information and misconceptions of a woman's progress or problems. Group meetings are also a satisfactory form of contact, but individual contact provides more detailed information from some women.

As a result of follow-up, a self-help support system was established among graduates of the program. An informal telephone network among the women provided as-needed advice and assistance. Group meetings held bimonthly continued "Board Meetings" begun during the final phase of training, and guest speakers lectured on subjects related to small business operations or specific interests of the participants. The funding for the organization and coordination of the self-help support system for women graduates of the program was made possible by a grant from a local church group.

APPENDIXES

A. Resource Agencies

B. National/Trade Associations

C. Bibliography of Directories, Periodicals, and Books and Articles

D. Fundraising References

E. SBA Field Offices

F. Door Opener Program Organization
Door Opener GANTT Chart

G. Pre-Application Form

H. Curriculum for the Entrepreneurship Training Program for Mature Women and Displaced Homemakers, Developed by the Door Opener

I. Rating Scale for Evaluating Personal Traits
Strengths Needed To Operate a Business Plan

J. Sample Business Plan

APPENDIX A

Resource Agencies

Small Business Administration, 1441 L Street, N.W., Washington, D.C. 20416. The SBA sponsors a number of volunteer management programs and business seminars for small business owners as well as financing small business loans. For information, write the national headquarters or contact your regional field office, listed in the yellow pages of your local telephone directory. The SBA also offers a wealth of free and low-cost booklets to help you plan your budget, personnel policies, and work plans. Order the booklets from SBA, P.O. Box 15434, Fort Worth, Texas 76119. All are free. The following is a sample of booklets offered.

MA 223.	Incorporating a Small Business. 8 pp.
MA 231.	Selecting the Legal Structure for Your Firm. 8 pp.
MA 235.	A Venture Capital Primer for Small Business. 8 pp.
MA 233.	Planning and Goal Setting for Small Business. 8 pp. Includes sample work plan.
SMA 71.	Checklist for Going into Business. 12 pp.
SMA 170.	Thinking About Going into Business? 12 pp.

SCORE. The Service Corps of Retired Executives is SBA's Management Assistance Staff. They provide free individual counseling, courses, conferences, and workshops.

U.S. Department of Commerce, Office of Publications and Public Affairs, Main Commerce Building, Washington, D.C. 20230. Write requesting the district office closest to you and a publications list. The Department of Commerce offers many publications on markets and industry data. Two of the most useful are the Survey of Current Businesses, a monthly report on general business and economic topics, and the U.S. Industrial Outlook, an annual publication that includes business planning and marketing data on more than two hundred industries.

Bureau of the Census, Federal Office Buildings 3 and 4, Suitland, Maryland 20233. Write for a publications list. There is a wealth of materials on geographic population and industry trends, including the Census of Business, which provides information on retail, wholesale, and service industries, and the Statistical Abstract of the U.S. and the County and City Data Book, which contain statistics on income, employment, housing, and population. Characteristics are listed for every State, county, and city.

Internal Revenue Service, Taxpayer Service Division, 111 Constitution Avenue, N.W., Washington, D.C. 20224. Write for a publications list.

Chambers of Commerce. Chambers of Commerce are voluntary associations of business owners which promote the welfare of local communities in every part of the country. Although their activities vary widely, many furnish economic statistics on their communities, offer technical and professional support, and will help businesses locate sites for factories and stores within their towns. To contact your local chamber, write the Chamber of Commerce of the U.S., 1615 H Street, N.W., Washington, D.C. 20006. Also ask for Sources of State Information and State Industrial Directories.

Educational Institutions. Colleges and universities are becoming more responsive to the special needs of women regarding business management and financial skills. Small business development centers (SBDCs) are located in some State universities. These centers serve as one-stop sources of business information and educational materials. They operate similarly to the agriculture extension service.

Junior Colleges or Community Colleges. The National Small Business Training Network is a network of 186 2-year colleges in 47 States, established and maintained through a grant from the Small Business Administration. They concentrate on providing practical, affordable, high quality training in business techniques. In the first half of 1982, nearly 40,000 people participated in entrepreneurial courses at local colleges. Generally, courses run from 6 to 10 weeks, cost $50 or less, and are not taken for credit. Junior and community colleges also sponsor 3- or 4-hour short courses. Get on your local college's mailing list and find out what's coming up.

U.S. Department of Agriculture/Extension Service, Washington, D.C. 20250. Based on university campuses throughout the United States, the Extension Service provides free workshops and printed material. Contact the Department of Agriculture to find out if there is an Extension Service in your area and what it specifically offers that may help in your training program.

"Guide to Running a Small Home Business" is a program workbook and an excellent resource as a curriculum guide for persons wishing to start home-based businessess. Order from: Cooperative Extension Service, 203 Human Ecology, Michigan State University, East Lansing, Michigan 48824.

Hint: Also ask the librarian in the business section of your public library to help you find new books on starting a business and on the type of business you wish to start.

APPENDIX B

National/Trade Associations

American Entrepreneur's Association, 2311 Pontius Avenue, Los Angeles, California 90064. AEA publishes more than 200 How to Start a Business manuals (about $40 each). For $24.50, you can join the AEA; write for more information.

American Women's Economic Development Corporation (AWED), 1270 Avenue of the Americas, New York, New York 10020. AWED offers long-term training and assistance to women who own their own businesses or who would like to start one. Programs range from hourly counseling sessions to an 18-month training program. Fees range from $25 for the 1 1/2-to 2-hour counseling session to $350 for the 18-month program.

American Women Entrepreneurs, 60 East 42nd Street, New York, New York 10165. Entitles members to medical benefits, a members-only hotline, and special travel rates.

Catalyst, 14 East Sixtieth Street, New York, New York 10021. A nationwide organization for women with careers, which is beginning to step into the area of entrepreneurship for women. Publishes listings of career counseling centers across the country. Write for additional information and listings of its career opportunities series.

National Alliance of Home-Based Businesswomen, P.O. Box 95, Norwood, New Jersey 07648. Provides newsletters and a national support system and has chapters in many localities. Dues for businesswomen in the first year of business are $20; for those in business more than one year, $25.

National Association of Accountants, 919 3rd Avenue, New York, New York 10022. Has more than 300 chapters nationwide; set up to offer free assistance to anyone starting a business.

National Association of Black Women Entrepreneurs (NABWE), 2200 Woodward Towers, Detroit, Michigan 48226. NABWE sponsors monthly workshops, has established several regional and national networks, and publishes a monthly newsletter. Membership in NABWE is $60 per year for women who own a business, $40 per year for women who do not yet own a business, and $100 per year for corporate membership.

National Association for the Cottage Industry, P.O. Box 14460, Chicago, Illinois 60614 (312) 472-8116. Help for women who are interested in starting a home-based business. The Association director, Coralee Smith Kern, has written a book entitled Maid to

Order that promises to provide neophyte entrepreneurs with everything they need to know about starting a successful home-based business. To order send $16.95 to C.S.K Enterprises Inc., P.O. Box 14850, Chicago, Illinois 60614.

National Association for Women Business Owners, 500 North Michigan Avenue, Suite 1400, Chicago, Illinois 60611. Publishes a monthly newsletter, available by subscription to nonmembers, free to members. Presently compiling a nationwide directory of women-owned businesses and is a clearinghouse for referrals to connect the talents, products, services, and needs of its members. Eleven chapters in major cities and growing. Write for membership information and address of the chapter nearest you.

Trade Associations. Trade associations are membership organizations specializing in a particular line of business. They are often excellent sources of information and assistance. For a complete list of associations consult National Trade and Professional Associations in the United States and Canada and the Encyclopedia of Associations, Vol. 1, both available in your local library.

Women's Referral Service, Inc., Corporate Office, P.O. Box 3093, Van Nuys, California 91407. A nationwide resource network offering information and technical assistance to entrepreneurial women.

APPENDIX C

Bibliography of Directories, Periodicals, and Books and Articles

Encyclopedia of Associations. Gale Research Company, Book Tower, Detroit, Michigan 48226.

Encyclopedia of Business Information Sources. Gale Research Company, Book Tower, Detroit, Michigan 48226.

The Entrepreneurs Bibliography. Catalyst, 14 East Sixtieth Street, New York, New York 10022. Cost is $2.30, which includes postage and handling.

Guide to Venture Capital Sources, by Stanley M. Rubel. Capital Publishing Company, 10 South LaSalle Street, Chicago, Illinois 60603.

National Association of Small Business Investment Companies (NASBIC) 1156 Fifteenth Street, N.W., Washington, D.C. 20005. 1980 membership directory costs $1 by written request.

Periodicals

Black Enterprise. Earl G. Graves Publishing Company, Inc., 295 Madison Avenue, New York, New York 10017. Subscription price: $15 per year.

In Business. JG Press, Inc., Box 323, 18 South Seventh Street, Emmaus, Pennsylvania 18049. Subscription price: $14 per year.

Inc. Magazine, 38 Commercial Wharf, Boston, Massachusetts 02110. Subscription price: $18 per year.

Venture. Venture Magazine, Inc., 35 West Forty-fifth Street, New York, New York 10036. Subscription price: $18 per year.

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McQuown, Judith. INC. YOURSELF: HOW TO PROFIT BY SETTING UP YOUR OWN CORPORATION. NY: Macmillan, 1977.

Moran, Peg. INVEST IN YOURSELF: A WOMAN'S GUIDE TO STARTING HER OWN BUSINESS. Rohnert Park, CA: Upstream Press, 1981.

Taylor, Charlotte. WOMEN AND THE BUSINESS GAME: STRATEGIES FOR SUCCESSFUL OWNERSHIP. NY: Cornerstone Library, 1980.

Tepper, Terri P. and Nona D. Tepper. THE NEW ENTREPRENEURS: WOMEN WORKING FROM HOME. NY: Universe, 1980.

Weaver, Peter. YOU, INC. NY: Doubleday, 1973.

Winston, Sandra. THE ENTREPRENEURIAL WOMAN. NY: Newsweek Book, 1979.

APPENDIX D

Fundraising References

The Bucks Start Here: How to Fund Social Service Projects, by Kathleen M. Fojtik (available from the Domestic Violence Project, East Huron St., Suite 101, Ann Arbor, Mich. 48104; $6). This manual, based on the experience of starting a battered women's program, guides the reader through the intricacies of turning a volunteer project into a professional social service organization.

The Grass Roots Fundraising Book: How to Raise Money in Your Community, by Joan Flanagan (Swallow Press; available from the Youth Project, 1555 Connecticut Ave., N.W., Washington, D.C. 20036; $5.75, includes postage and handling). From a potluck supper through a carnival, this book gives the nuts and bolts of raising money from your community for your community.

The Bread Game: The Realities of Foundation Fund-Raising, by the Regional Young Adult Project and Pacific Change (third edition available from Glide Publications, 330 Ellis St., San Francisco, Calif. 94102; $4.95 plus 75 cents handling; California residents, add sales tax). Detailed information for the neophyte fundraiser: how to form a tax-exempt organization (and how to get a tax-exempt sponsor in the meantime); ways of establishing proper accounting procedures; and techniques for proposal-writing and locating foundations.

Foundation Directory, compiled by the Foundation Center--updated every 2 years, plus supplements (Columbia University Press, 136 S. Broadway, Irvington-on-Hudson, N.Y. 10533; $40, plus $2.20 postage and handling). The directory includes information on foundations that have assets of at least $1 million or that gave more than $100,000 in grants during the year of record.

APPENDIX E

SBA Field Offices

ADDRESSES AND COMMERCIAL TELEPHONE NUMBERS

JUNE 1985

REGION		CITY	STATE	ZIP CODE	ADDRESS	COMMERCIAL TELEPHONE NUMBERS FOR PUBLIC USE ONLY
	RO	Boston	MA	02110	60 Batterymarch Street, 10th Floor	(617) 223-3204
	DO	Boston	MA	02114	150 Causeway St., 10th Floor	(617) 223-3224
	BO	Springfield	MA	01103	1550 Main Street	(413) 785-0268
I	DO	Augusta	ME	04330	40 Western Avenue, Room 512	(207) 622-8378
	DO	Concord	NH	03301	55 Pleasant Street, Room 211	(603) 224-4041
	DO	Hartford	CT	06106	One Hartford Square West	(203) 722-3600
	DO	Montpelier	VT	05602	87 State Street, Room 204	(802) 229-0538
	DO	Providence	RI	02903	380 Westminster Mall	(401) 351-7500
	RO	New York	NY	10278	26 Federal Plaza, Room 29-118	(212) 264-7772
	DO	New York	NY	10278	26 Federal Plaza, Room 3100	(212) 264-4355
	BO	Melville	NY	11747	35 Pinelawn Road, Room 102E	(516) 454-0750
	DO	Hato Rey	PR	00919	Carlos Chardon Avenue, Room 691	(809) 753-4002
	POD	St. Croix	VI	00820	4A La Grande Princesse	(809) 773-3480
	POD	St. Thomas	VI	00801	Veterans Drive, Room 283	(809) 774-8530
II	DO	Newark	NJ	07102	60 Park Place, 4th Floor	(201) 645-2434
	POD	Camden	NJ	08104	1800 East Davis Street, Room 110	(609) 757-5183
	DO	Syracuse	NY	13260	100 South Clinton Street, Room 1071	(315) 423-5383
	BO	Buffalo	NY	14202	111 West Huron Street, Room 1311	(716) 846-4301
	BO	Elmira	NY	14901	333 East Water Street	(607) 734-8130
	POD	Albany	NY	12207	445 Broadway-Room 238	(518) 472-6300
	POD	Rochester	NY	14614	100 State Street, Room 601	(716) 263-6700
	RO	Philadelphia	PA	19004	231 St. Asaphs Rd., Suite 640	(215) 596-5889
	DO	Philadelphia	PA	19004	231 St. Asaphs Rd., Suite 400	(215) 596-5889
	BO	Harrisburg	PA	17101	100 Chestnut Street, Suite 309	(717) 782-3840
	BO	Wilkes-Barre	PA	18701	20 North Pennsylvania Avenue	(717) 826-6497
	BO	Wilmington	DE	19801	844 King Street, Room 5207	(302) 573-6294
III	DO	Clarksburg	WV	26301	109 North 3rd St., Room 302	(304) 623-5631
	BO	Charleston	WV	25301	628 Charleston National Plaza	(304) 347-5220
	DO	Pittsburgh	PA	15222	960 Penn Avenue, 5th Floor	(412) 644-2780
	DO	Richmond	VA	23240	400 North 8th Street, Room 3015	(804) 771-2617
	DO	Towson	MD	21204	8600 LaSalle Road, Room 630	(301) 962-4392
	DO	Washington	DC	20036	1111 18th Street, N. W. 6th Floor	(202) 634-4950
	RO	Atlanta	GA	30367	1375 Peachtree St., N.E., 5th Floor	(404) 881-4999
	DO	Atlanta	GA	30309	1720 Peachtree Road, N.W., 6th Floor	(404) 881-4749
	POD	Statesboro	GA	30458	52 North Main Street, Room 225	(912) 489-8719
	DO	Birmingham	AL	35203	2121 8th Avenue North, Suite 200	(205) 254-1344
	DO	Charlotte	NC	28202	230 S. Tryon Street, Room 700	(704) 371-6563
	POD	Greenville	NC	27834	215 South Evans Street, Room 102E	(919) 752-3798
	DO	Columbia	SC	29202	1835 Assembly, 3rd Floor	(803) 765-5376
	DO	Jackson	MS	39269	100 West Capitol Street, Suite 322	(601) 960-4378
IV	BO	Biloxi	MS	39530	111 Fred Haise Blvd., 2nd Floor	(601) 435-3676
	DO	Jacksonville	FL	32202	400 West Bay Street, Room 261	(904) 791-3782
	DO	Louisville	KY	40201	600 Federal Place, Room 188	(502) 582-5971
	DO	Miami	FL	33134	2222 Ponce De Leon Boulevard, 5th Floor	(305) 350-5521
	POD	Tampa	FL	33602	700 Twiggs Street, Room 607	(813) 228-2594
	POD	West Palm Beach	FL	33407	3550 45th Street, Suite 6	(305) 689-2223
	DO	Nashville	TN	37219	404 James Robertson Parkway, Suite 1012	(615) 251-5881
	RO	Chicago	IL	60604	230 South Dearborn Street, Room 510	(312) 353-0359
	DO	Chicago	IL	60604	219 South Dearborn Street, Room 437	(312) 353-4528
	DO	Cleveland	OH	44199	1240 East 9th Street, Room 317	(216) 552-4180
	DO	Columbus	OH	43215	85 Marconi Boulevard	(614) 469-6860
V	BO	Cincinnati	OH	45202	550 Main Street, Room 5028	(513) 684-2814
	DO	Detroit	MI	48226	477 Michigan Avenue, Room 515	(313) 226-6075
	BO	Marquette	MI	49885	220 West Washington Street, Room 310	(906) 225-1108
	DO	Indianapolis	IN	46204	575 North Pennsylvania Street, Room 578	(317) 269-7272
	BO	South Bend	IN	46601	501 East Monroe Street, Room 160	(219) 232-8361
	DO	Madison	WI	53703	212 East Washington Ave., Room 213	(608) 264-5261
	POD	Eau Claire	WI	54701	500 South Barstow Street, Room 17	(715) 834-9012
	BO	Milwaukee	WI	53203	310 West Wisconsin Ave., Room 400	(414) 291-3941
	DO	Minneapolis	MN	55403	100 North 6th Street. Suite 610	(612) 349-3550
	BO	Springfield	IL	62701	Four North, Old State Capital Plaza	(217) 492-4416

REGION	CITY	STATE	ZIP CODE	ADDRESS	COMMERCIAL TELEPHONE NUMBER FOR PUBLIC USE ONLY
RO	Dallas	TX	75235	8625 King George Drive, Bldg. C	(214) 767-7643
DO	Dallas	TX	75242	1100 Commerce Street, Room 3C36	(214) 767-0605
POD	Marshall	TX	75670	100 South Washington Street, Room G-12	(214) 935-5257
DO	El Paso	TX	79902	10737 Gateway West, Suite 320	(915) 541-7678
BO	Ft. Worth	TX	76102	221 West Lancaster Ave., Room 1007	(817) 334-5463
DO	Albuquerque	NM	87100	5000 Marble Avenue, N. E., Room 320	(505) 766-3430
DO	Harlingen	TX	78550	222 East Van Buren Street, Room 500	(512) 423-6934
BO	Corpus Christi	TX	78408	400 Mann Street, Suite 403	(512) 888-3331
DO	Houston	TX	77054	2525 Murworth, Room 112	(713) 660-4401
VI DO	Little Rock	AR	72201	320 West Capitol Aveue, Room 601	(501) 378-5871
DO	Lubbock	TX	79401	1611 Tenth Street, Suite 200	(806) 762-7466
DO	New Orleans	LA	70112	1661 Canal Street Suite 2000	(504) 589-6685
POD	Shreveport	LA	71101	500 Fannin Street, Room 6B14	(318) 226-5196
DO	Oklahoma City	OK	73102	200 N. W. 5th Street, Suite 670	(405) 231-4301
DO	San Antonio	TX	78206	727 East Durango Street, Room A-513	(512 229-6250
POD	Austin	TX	78701	300 East 8th Street, Room 780	(512) 482-5288
RO	Kansas City	MO	64106	911 Walnut Street, 13rd Floor	(816) 374-5288
DO	Kansas City	MO	64106	1103 Grand Avenue, Room 513	(816) 374-3419
BO	Springfield	MO	65803	309 North Jefferson, Room 150	(417) 864-7670
DO	Cedar Rapids	IA	52402	373 Collins Road N.E.	(319) 399-2571
VII DO	Des Moines	IA	50309	210 Walnut St., Room 749	(515) 284-4422
DO	Omaha	NB	68102	300 South 19th Street	(402) 221-4691
DO	St. Louis	MO	63101	815 Olive Street, Room 242	(314) 425-6600
POD	Cape Girardeau	MO	63701	339 Broadway, Room 140	(314) 335-6039
DO	Wichita	KS	67202	110 East Waterman Street	(316) 269-6571
RO	Denver	CO	80202	1405 Curtis Street, 22nd Floor	(303) 844-3441
DO	Denver	CO	80202	721 19th Street, Room 407	(303) 844-2607
DO	Casper	WY	82602	100 East B Street, Room 4001	(307) 261-5761
VIII DO	Fargo	ND	58108	657 2nd Avenue, North, Room 218	(701) 237-5771
DO	Helena	MT	59626	301 South Park, Room 528	(406) 449-5381
POD	Billings	MT	59101	2601 First Avenue North, Room 216	(406) 657-6047
DO	Salt Lake City	UT	84138	125 South State Street, Room 2237	(314) 524-5800
DO	Sioux Falls	SD	57102	101 South Main Avenue, Suite 101	(605) 336-2980
RO	San Francisco	CA	94102	450 Golden Gate Avenue, Room 15307	(415) 556-7487
DO	San Francisco	CA	94105	211 Main Street, 4th Floor	(415) 454-0642
DO	Fresno	CA	93721	2202 Monterey Street, Room 108	(209) 487-5189
BO	Sacramento	CA	95814	660 J Street, Room 215	(916) 440-4461
DO	Las Vegas	NV	89125	301 East Stewart Street	(702) 385-6611
IX POD	Reno	NV	89505	50 S. Virginia Street, Room 238	(702) 784-5268
DO	Honolulu	HI	96850	300 Ala Moana, Room 2213	(808) 546-8950
BO	Agana	Guam	96910	Pacific Daily News Bldg., Room 508	(671) 472-7277
DO	Los Angeles	CA	90071	350 S. Figueroa Street, 6th Floor	(213) 688-2956
BO	Santa Ana	CA	92701	2700 North Main Street, Room 400	(714) 836-2494
DO	Phoenix	AZ	85012	3030 North Central Avenue, Suite 1201	(602) 241-2200
POD	Tucson	AZ	85701	300 West Congress Street, Room 3V	(602) 629-6715
DO	San Diego	CA	85701	880 Front Street, Room 4-S-29	(619) 293-5540
POD	San Jose	CA	95113	111 West St. John Street, Room 424	(408) 2[illegible]84
RO	Seattle	WA	98121	2615 4th Avenue, Room 440	(206) 442-5676
DO	Seattle	WA	98174	915 Second Avenue, Room 1792	(206) 442-5534
DO	Anchorage	AK	99501	701 C Street, Room 1068	(907) 271-4022
X BO	Fairbanks	AK	99701	101 12th Avenue	(907) 452-0211
DO	Boise	ID	83701	1005 Main St., 2nd Floor	(208) 334-1696
DO	Portland	OR	97204	1220 S. W. Third Avenue, Room 676	(503) 221-5221
DO	Spokane	WA	99210	W920 Riverside Avenue, Room 651	(509) 456-5310

DISASTER AREA OFFICES (DAO)

DAO 1	Fair Lawn	NJ	07410	15-01 Broadway	(201) 794-8195
DAO 2	Atlanta	GA	30303	75 Spring Street, S.W., Suite 822	(404) 221-5822
DAO 3	Grande Prairie	TX	75051	4300 Oak Lane, Suite 110	(214) 767-7571
DAO 4	Sacramento	CA	95825	77 Cadillac Dr., Suite 158	(916) 440-3651

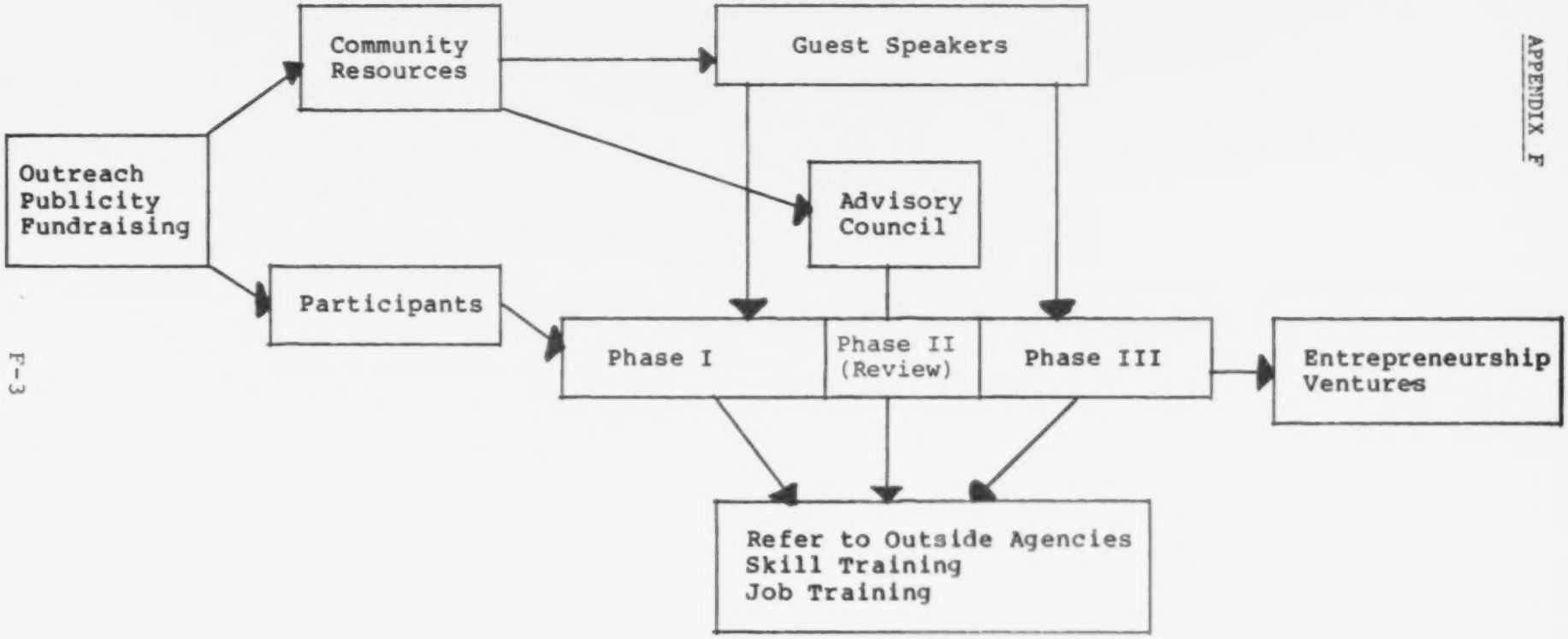
REGIONAL OFFICE (RO) DISTRICT OFFICE (DO) BRANCH OFFICE (BO) POST-OF-DUTY (POD)

SBA Form 34a (06-85) Previous Editions are Obsolete

APPENDIX F

- Door Opener Program Organization Chart
- Door Opener GANTT Chart

PROGRAM ORGANIZATION



APPENDIX F

Door Opener GANTT Chart

Program Task/Work Timeline

Task/Work to Be Completed	Program Month 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	24
Agency program research and development	X	X														
Program personnel assignment		X														
Funding strategy		X														
Funding proposal preparation		X	X													
Private sector funding contacts compilation		X	X													
Direct mail funding corresp. preparation		X														
Type and mail funding proposals			X													
Compose and distribute media releases for funding		X	X	X	X	X										
Type and mail direct mail funding correspondence			X													
Arrange personal visits for funding solicitation		X	X	X												
Make telephone contacts for funding solicitation			X	X	X											
Make personal visits for funding solicitation			X	X	X	X										
Arrange and make public speaking engagements			X	X	X	X										

Task/Work to Be Completed	Program Month 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	24
Investigate and hire Primary Instructor				X	X											
Meet with Primary Instructor for curriculum development					X	X	X	X								
Compose and distribute media releases for student recruitment							X	X	X							
Distribute other program publicity							X	X								
Conduct individual interviews with students							X	X	X	X						
Initiate and maintain student files							X	X	X	X	X	X	X	X	X	X
Arrange and make speaking engagements for student recruitment						X	X	X	X							
Arrange for training facilities							X	X								
Arrange to procure equipment and supplies							X	X	X							
Individual student counseling sessions							X	X	X	X	X	X	X	X	X	X
Compile panel to evaluate student business plans									X							
Hold training sessions (Initial Phase)									X	X						
Conduct business plan review										X						
Hold training sessions (Final Phase)											X	X				
Student follow-up and assistance												X	X	X	X	X

APPENDIX G

Pre-Application Form

Name: _____ Date: _____

Address: _____ Home Phone: _____
Street

_____ Work Phone: _____
City State Zip

General description of business you would like to start: _____
_____
_____

List any special education, experience or skills you have that would help you in this type of business: _____
_____
_____

Business Structure: ___ Sole Proprietorship ___ Partnership
___ Corporation ___ Other (Specify)
___ Don't Know

Business Operation: ___ Full Time ___ Part Time
___ Don't Know

Business Location: ___ Your Home ___ Location Away from Home
___ Don't Know

Income: _____ Business will be primary source of income.
_____ Business will be secondary source of income.

Are you currently employed? _____ If so, what hours do you work?
_____ to _____

Class time preferred: _____ Day class _____ Night class

Would you take advantage of child care if offered? _____

What do you hope to learn from this program? (Please be specific)
_____
_____

Other comments? _____

I understand this is only a pre-application and that I must complete an enrollment application before I will be considered for application into this program.

APPENDIX H

Curriculum for the Entrepreneurship Training Program for Mature Women and Displaced Homemakers, Developed by the Door Opener (Covers Phase I "Basic Entrepreneurial Skills" and Phase III "Management Skills")

Phase I Curriculum

Session 1: "Dare To Dream" - A fast moving upbeat session designed to enthuse and encourage students, to help them begin to visualize themselves in the role of entrepreneurs, and examine sources of stress related to that role. Activities and exercises are aimed at getting acquainted and discussing fears. The student is also given a thorough overview of each phase of the program.

Session 2: "Taking Your First Plunge" - Further discussions are held concerning the stress factors experienced by small business owners and appropriate coping mechanisms. The planning and prioritizing process is discussed in general terms, along with the factors to consider for a successful business start. Problem-solving and decisionmaking exercises are presented and discussed.

Session 3: "Realities" - To determine the business structure, short lectures are presented on options available for getting into business (e.g., leasing, franchise) and types of business structures (e.g., sole proprietorship, partnership). The advantages and disadvantages of each option are thoroughly reviewed in group discussions.

Session 4: "Facts and Figures and More Facts and Figures" - In this session students begin preliminary planning of proposed small businesses. The importance of formulating a business plan is thoroughly reviewed, and the methodology for doing so is presented. Guest speakers deliver talks on how they started and planned their businesses.

Session 5: "The Real World of Success and Failure" - Personal reflections - an investigation of the individual in relation to her business, family, and other commitments. Real life experiences are presented by successful women entrepreneurs to examine individual qualifications for entrepreneurship. Case histories of businesses are analyzed to determine reasons for business success or failure.

Session 6: "The Woman Behind the Business" - Concentration on strengths and correction of or compensation for weaknesses to encourage positive feelings and determination in students about their business venture. Guest speakers deliver motivational addresses on achieving success. Individual personal traits are evaluated to determine if participants "mean business."

Session 7: "Dollars and Sense???" - Brief lectures are presented on various financial aspects that should be included in each business plan (e.g., "start-up" capital, insurance, inventory) and working capital needs. The importance of recordkeeping in the small business and common problems faced by female entrepreneurs are examined.

Session 8: "Who Needs You?" - An assessment tool is utilized to help students define a market for their business and to provide instructions in methods of market survey. Also the pros and cons of home-based businesses vs. businesses located outside the home are examined.

Session 9: "Profit and Your Favorite Uncle (Sam)" - Preliminary investigation of small business tax structures and obligations and a look at buying or selling an existing business. An IRS representative explains methods used to determine taxes and types of taxes paid on different business structures. Methods of determining the worth of an existing business and what should be paid for the business are explained to participants. Steps in the planning process are outlined and progress of business plans is checked.

Session 10: "You're Not Alone" - This session focuses on helping students form and expand a personal support and resource network. Members of local business-related organizations are guest panelists and encourage student involvement in the business community and networks.

Session 11: "Look Before You Leap" - This session is aimed at making a business plan workable by strengthening problem-solving skills and encouraging students to allow for changes and expansion in their original plans. Common pitfalls in small business and how to avoid them are discussed.

Session 12: "Hanging Out Your Shingle" - Projecting the desired business image and preliminary critique of business plans are the focus of this session. Students are informed about the importance of a business image (e.g., name, logo) in relation to sales and reputation. At this stage students are encouraged to seek help for weak or problem areas in their business plan.

Session 13: "20-20 Hindsight" - Retrospect advice from established women entrepreneurs. Women business owners acting as role models share their successes and mistakes with students.

Session 14: "Celebration and Preparation" - This session prepares students for the second phase of training--submitting business plans and reviewing them, and allows time to schedule appointments for students not continuing in Phase III, the final phase of training.

Phase III Curriculum

Session 1: "Turning Your Plan into Action" - Steps necessary to turn the paper plan into a real business. The discussion led by a lending institution officer focuses on lending institutions, procedures, and requirements. The students' initial financial projections contained in preliminary business plans are evaluated based on cash flow projections.

Session 2: "SOS Board Meeting" - Group focus on individual problems and concerns. This session allows students the opportunity to discuss subjects they feel are most important to their business. In order to encourage group efforts, a student "board meeting" is held allowing students to share problems and concerns with others.

Session 3: "Profit and Ethics" - An examination of profit potential and business ethics, to help determine profit needs and to investigate and reflect on the role of ethics in business.

Session 4: "You Are the Driver on Your Road to Success" - This session is aimed at examining fears of failure. Common obstacles to new business starts are reviewed. Lecture is on calculated risk-taking and risk-management.

Session 5: "Manager Assertiveness Training" - To promote personal reflection on present behavior tendencies desired as an entrepreneur. Manager assertiveness training is provided to compensate for detrimental behavior tendencies.

Session 6: "More About Me" - Supplement to assertiveness training; an exploration of student perceptions and expectations. In order to help students identify personal strengths and weaknesses, this session utilizes personal assessment exercise.

Session 7: "You, Your Business, and Your Public" - A marketing/advertising consultant discusses various forms of advertising and promotion and provides information on market research techniques.

Session 8: "SOS Board Meeting" - A student "board meeting" is held to allow students the opportunity to discuss subjects they feel are most important to them.

Session 9: "Super (Sales) Woman" - This session is dedicated to practicing one-to-one selling and other selling skills, techniques, and plans.

Session 10: "Spend, Spend, Spend" - This session emphasizes the relationship of purchasing and inventory management and control. The participant becomes familiar with the advantages and disadvantages of different methods and techniques used in purchasing and inventory control.

Session 11: "Keeping Track of Your Money" - Accounting services and their functions, accounting procedures and their uses. An accountant presents information on records essential to business operations and explains functions carried out by different types of accounting firms. Basic instruction is provided in elementary accounting procedures.

Session 12: "Insurance-In Case.../Paying Your Fair Share (But No More)!" - Insurance, pensions, and tax obligations are featured. Representatives from the IRS and the insurance industry and a benefits consultant inform students of tax obligations and deadlines for filing taxes, types of insurance coverage, and retirement plans.

Session 13: "Are Computers Necessary in Your Business?" - Exposure to information and hands-on demonstration of uses of computers in a small business. Group focus on individual problems and concerns. Representatives from companies marketing small or home computers provide information about the abilities of small computers and their hidden costs.

Session 14: "Debts to You and Debts by You" - Receiving and extending credit. A local credit bureau manager familiarizes students with the purpose and use of their local credit bureau. Also paperflow and timing of accounts payable and receivable are discussed.

Session 15: "Effective Time Management" - Time management is the topic of this session designed to improve organizational skills. Opportunity is provided for students to discuss desired use of time, and current problems and concerns.

Session 16: "Good Grief: Now You're an Employer!/SOS Board Meeting" - Employer responsibilities, interviewing potential employees, personnel policies, employee benefits, and laws affecting employees and their treatment/final group meeting. This session is aimed at discussing and interviewing types of policies and rules that may have to be established when employing others.

APPENDIX I

- Rating Scale for Evaluating Personal Traits
- Strengths Needed To Operate a Small Business

RATING SCALE FOR EVALUATING PERSONAL TRAITS IMPORTANT TO THE PROPRIETOR OF A BUSINESS

INSTRUCTIONS: Place a check mark on the line following each trait where you think it ought to be. The check mark need not be placed directly over top of the guide phrases, because the rating may lie somewhere between the phrases.

INITIATIVE	Additional tasks sought; highly ingenious	Resourceful; alert to opportunities	Regular work performed without waiting for directions	Routine worker
ATTITUDE TOWARD OTHERS	Positive; friendly interest in people	Pleasant, polite	Sometimes difficult to work with	Inclined to be quarrelsome and uncooperative
LEADERSHIP	Forceful, inspiring confidence and loyalty	Order giver	Driver	Weak
RESPONSIBILITY	Responsibility sought and welcomed	Accepted without protest	Unwilling to assume without protest	Avoided whenever possible
ORGANIZING ABILITY	Highly capable of perceiving and arranging fundamentals in logical order	Able organizer	Fairly capable of organizing	Poor organizer
INDUSTRY	Can work hard for long period	Can work hard but not for too long a period	Fairly industrious	Hard work avoided
DECISION	Quick and accurate	Good and careful	Quick, but often unsound	Hesitant and fearful
SINCERITY	Courageous, square-shooter	On the level	Fairly sincere	Inclined to look stronger
PERSEVERANCE	Highly steadfast in purpose; not discouraged by obstacles	Effort steadily maintained	Average determination and persistance	Little or none
MARGINAL ENERGY	Highly energetic at all times	Energetic most of the time	Fairly energetic	Below average

STRENGTHS NEEDED TO OPERATE A SMALL BUSINESS

Directions: Honestly judge whether or not you have the strengths or requirements listed below. Circle "yes" or "no" after each item. If you decide you lack a strength or requirement, then decide how you will acquire it. Write your "solution" in the space to the right. If you need more space, write on back side.

STRENGTH/REQUIREMENT	DO YOU HAVE IT NOW?	IF "NO"... HOW WILL YOU GET IT?
1. NEED/DEMAND FOR PRODUCT OR SERVICE... that will give you enough sales to make a profit?	YES NO	
2. TRAINING... OR EXPERIENCE in your type of business?	YES NO	
3. CAPITAL(Money..Property..Sweat.. Subsidy)... enough to get started without borrowing ... or to permit you to borrow.	YES NO	
4. MOTIVATION(Hunger)...the strong DESIRE to "see it through" suffering and hard times.	YES NO	
5. LOCATION...convenient to customers at affordable cost.	YES NO	
6. BOOKKEEPING...knowledge and ability to keep financial records of your business.	YES NO	
7. RECORDS... knowledge and ability to keep assorted records (receivables, payables, insurance, payroll, etc.)	YES NO	
8. MANAGEMENT...ability to plan..make decisions..select qualified helpers ..and delegate and supervise jobs.	YES NO	

STRENGTH /REQUIREMENT	DO YOU HAVE IT NOW?	IF "NO"... HOW WILL YOU GET IT?
9. PERSONNEL...enough help to provide service and products to your customers.	YES NO	
10. INVENTORY...ample in quality and quantity.	YES NO	
11. MARKETING...SELLING...the proven ability to "sell"...to get people to buy an idea, service, or product	YES NO	
12. PROMOTION...PUBLIC RELATIONS... knowledge and experience in publicizing an idea, service, or product	YES NO	
13. ASSERTIVE BEHAVIOR...to positively defend and maintain your decisions ...and drive toward your objectives	YES NO	
14. ADVERTISING...experience or ability to select and design the right advertising for your type of business	YES NO	
15. MACHINES..FIXTURES...sufficient to get your work done at justifiable cost	YES NO	
16. INSURANCE..liability...workers' compensation...health....etc.	YES NO	
17. TAX PAYMENTS...made on time to avoid penalties and IRS "pressures"	YES NO	
18. ATTORNEY...to keep you from making costly and time-consuming mistakes	YES NO	
19. ACCOUNTANT...to keep you from making costly and time-consuming mistakes	YES NO	
20. LICENSE AND REGISTRATION REQUIREMENTS...all the local, State, and	YES NO	

STRENGTH /REQUIREMENT	DO YOU HAVE IT NOW?	IF "NO"... HOW WILL YOU GET IT?
(Continued) 20. Federal laws and requirements you must comply with: Do you know them?		
21. PATENTS, TRADEMARKS, COPYRIGHTS... Do you know how and where to get your legal protection for your "inventions"?	YES NO	
22. OUTSIDE EXPERTS AND HELP...What other expert help do you need? And where can you get it?	YES NO	
23. HEALTH... good enough health to permit you to work long hours, without vacations, under stress.	YES NO	
24. FAMILY...FRIENDS...SUPPORT...to encourage you and give you emotional strength to handle stress and keep you motivated.	YES NO	

APPENDIX J

Sample Business Plan

(1) Name of Firm

State the legal name of the business.

(2) Owner(s)

State owner(s) names and the form and percent of ownership in the case of a partnership or other shared ownership plan.

(3) Type of Business

State the nature of the business, for example, a home health care agency, or a retail flower shop.

(4) Goals and Objectives of the Business

Clearly state the goals of the business in terms of the service or product you will offer.

(5) Workplace

State the address and description of the workplace. State whether the workplace is rented, owned or leased, from whom and under what conditions. State the business hours of operation.

(6) Personnel

State the number of employees you will need, type of

training or experience they will be expected to have, and the availability of these workers.

(7) Economic Projections

Describe how this business will make money. State how prices will be determined. State what financial records will be kept and by whom.

(8) Inventory and Supplies

State what inventory, materials,or supplies the business will need initially and at a later date. List your suppliers. Determine the costs of maintaining adequate supplies, and identify any problems you anticipate in securing supplies, for example, scarcity or fluctuating prices.

(9) Legal Definition of the Business

State the form of the business: Sole proprietorship, partnership, corporation, workers' cooperative. Identify the insurance, zoning or licensing requirements which may affect the business. State anticipated compliance with building and health codes, if necessary. For example, a child-care facility will be required to comply with State and local building and health codes.

(10) Future Plans

State what you anticipate your business will be in one year, three years, five years. Do you plan to expand, maintain, diversify or sell the business?

(11) Market Study

Your customers are your market. Show who your customers are: wholesalers, retailers, consumers, public entities. Describe why your product or service is needed. List the characteristics of your customers: age, location, lifestyles, income range, and other important information. The more information you have about your market, the better you can sell your service or product. Determine what your customers will like about your product or service. Describe what you will do to attract and keep customers. Be prepared to spend 75 percent of your planning time researching and developing strategies about your market.

(12) Market Strategy

Describe how you will sell your product or service, how you will get customers and how you will deliver or distribute your service or product. Describe your plan of

action for marketing: through advertising in newspapers, telephone solicitation, word-of-mouth, professional associations or, for example, direct mail advertising.

(13) Competition

Identify your most important competitors. Describe how your business will be better than theirs. Discuss how your product or service meets the market needs, how you compare with the competition in terms of price, location, service features, reliability, and other factors.

(14) Management

Describe who will make what key decisions. If you are entering a partnership with one or more people, write up an agreement stating your intentions and describing arrangements if a partner wishes to withdraw at a later date. Identify business and management experience which you and/or your partners have. State how much time you will devote to operating the business. Discuss local contacts or trade associations which may be helpful. Identify expert advisors you will look to for help: an attorney, an accountant, a consultant, a mentor.

(15) Financial Information

Describe the cash assets which you will need to get started. Detail the way the money will be used. Describe what you still need and what you would use it for. List the sources of money for the project. Prepare detailed financial projections which describe:

- Sources and application of funding (a summary of where you plan to get the money you need and how it will be used.)
- Projected profit and loss statement (detailed in the first year and more general for the two years following.)
- Projected cash flow (monthly forecast of what cash will come into the business and what will go out.)
- Projected balance sheets (what the business owns and what liabilities it will have.)